

Manufacturer

Manufacturer

02

Purchase Price
Automobile

Customer

100

Insurance Premium

Insurance Premium
Individual Rating Information
Insurance Coverage

Individual Rating Infr
Insurance Coverage

Agent/Insurer

50

Individual Risk Rating

Fig. 1
(Prior Art)

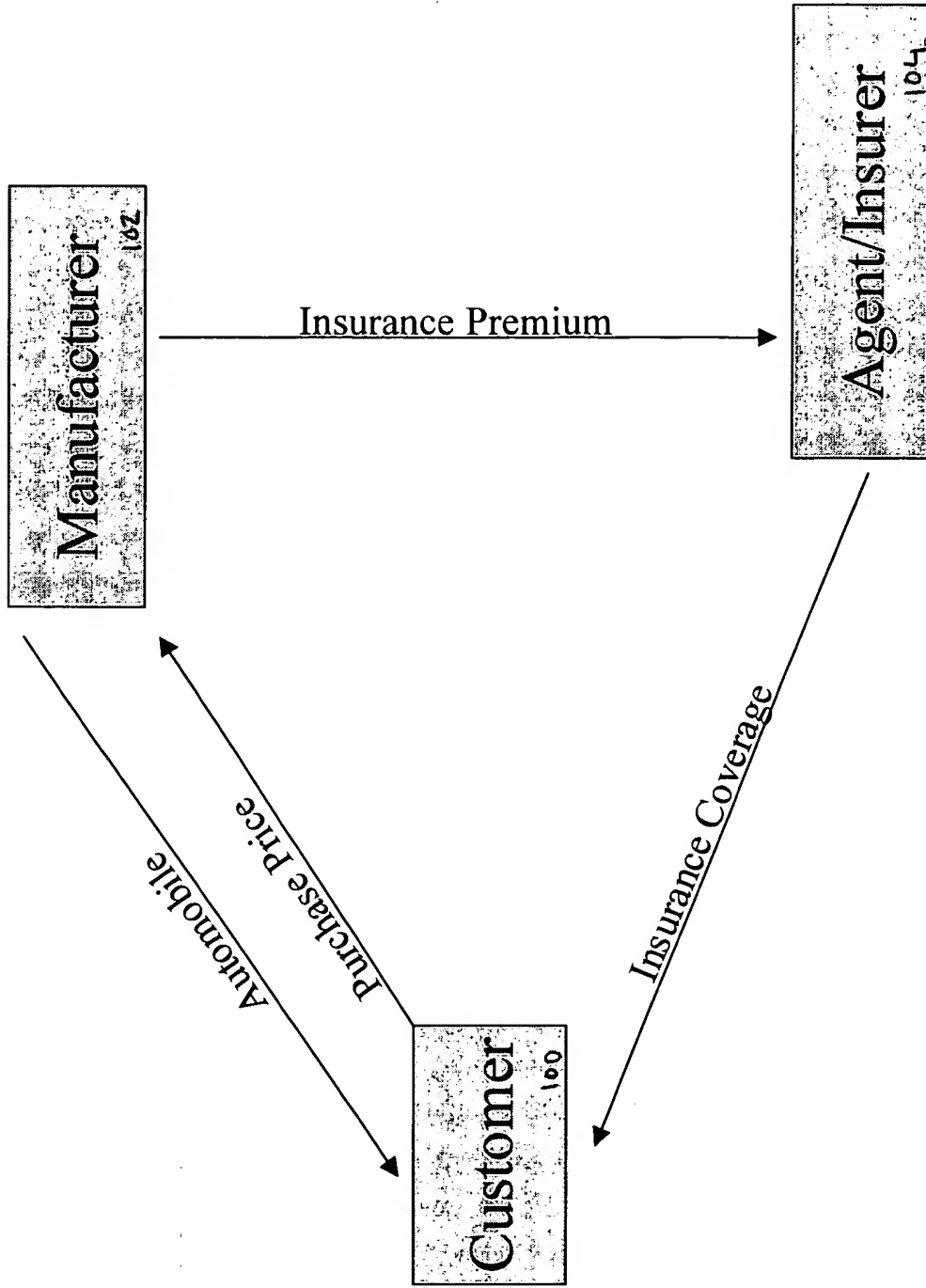


Fig. 2

MANUFACTURER SELECTS MAKE/
MODEL OF AUTOMOBILE AND
GEOGRAPHIC REGION IN WHICH
TO OFFER SALES INCENTIVE

302

MANUFACTURER NEGOTIATES
FLAT-RATE PREMIUM FOR
INSURANCE POLICY WITH
AFFILIATE FOR AUTOMOBILES
SUBJECT TO THE INCENTIVE
PROGRAM

304

MANUFACTURER NOTIFIES
DEALERS, PROMOTES INCENTIVE
PROGRAM

306

MANUFACTURER RECEIVES
INDICATION OF A SALE OF
QUALIFIED AUTOMOBILE TO BUYER
RESIDING IN QUALIFIED
GEOGRAPHIC REGION

308

MANUFACTURER PAYS PREMIUM
FOR INSURANCE POLICY TO
AFFILIATE ON BEHALF OF BUYER

310

INSURANCE COVERAGE
CONTINUES FOR ALL DRIVERS OF
THE VEHICLE FOR A TERM OF AT
MOST ONE YEAR FROM THE DATE
OF SALE

312

FIG. 3

400

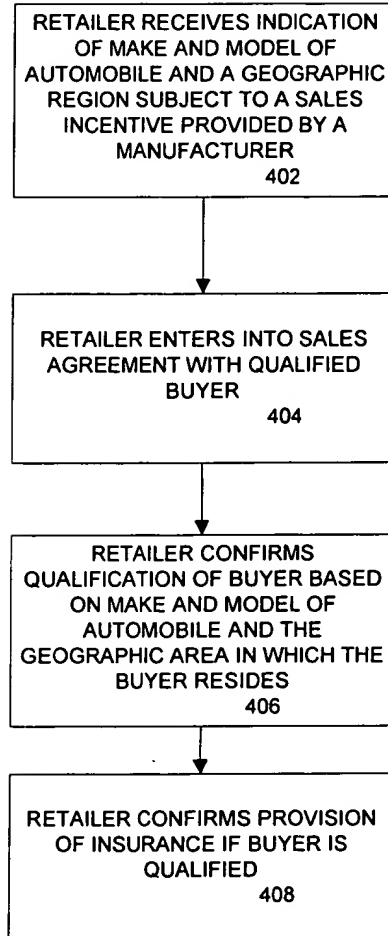


FIG. 4

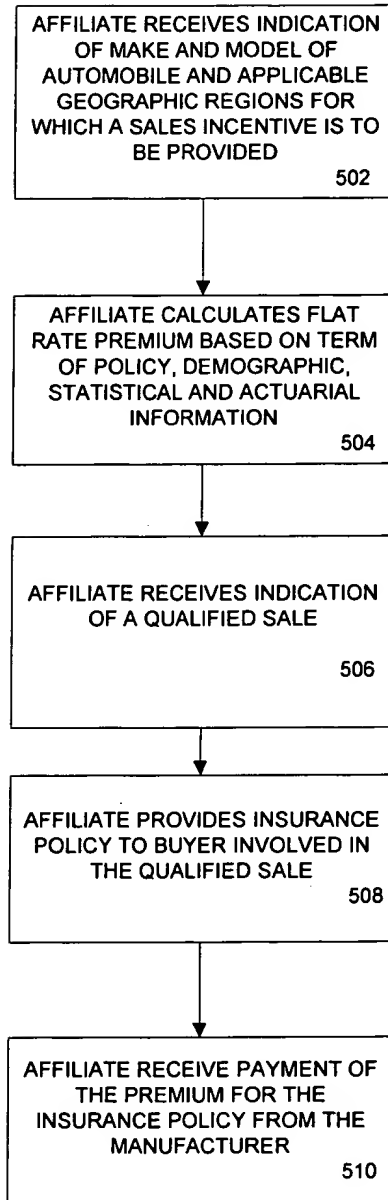


FIG. 5

600



700

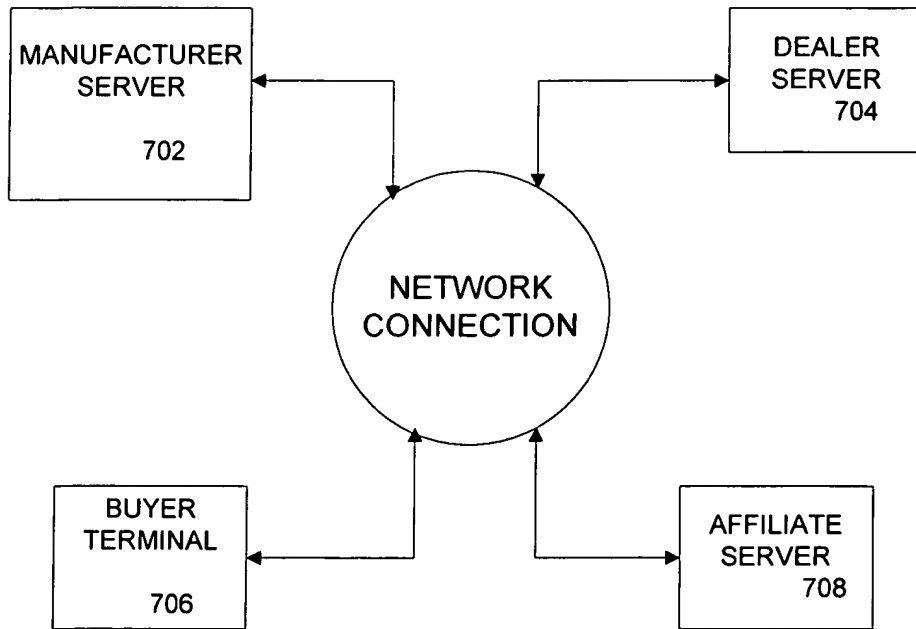


FIG. 7